

REMARKS

The Examiner's Action of December 28, 2006 is noted in which the claims are variously rejected under 35 USC 112, second paragraph, under 35 USC 101 as being directed to non-statutory subject matter and as being obvious over the Prior reference.

Applicant has canceled Claims 1-16 without prejudice and has substituted therefor three sets of claims, each directed to a different stock option exercise tool.

It is noted that the 35 USC 112 objections by the Examiner to previously presented claims have been avoided in the new claims.

Moreover, since each of the new claims claims the display of the information, there is a "useful, concrete and tangible result."

Each of the tools has claimed "goes-intas" and "goes-outas" and a claimed function.

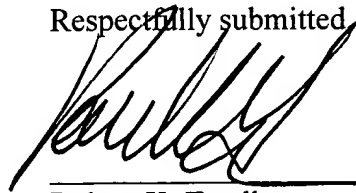
It is Applicant's contention that the cited references do not show the claimed inputs to the tools, the claimed calculation function of the tools, or the claimed displayed results.

It is further noted that all of the three tools claimed are shown in Figure 1 in the subject Patent Application, with each of these tools described in minute detail in the Specification under the headings for the tools.

Allowance of the claims and issuance of the case is therefore earnestly solicited.

Alternatively, entry of this Amendment for purposes of appeal is requested.

Respectfully submitted,



Robert K. Tendler
Reg. No.: 24,581
65 Atlantic Avenue
Boston, MA 02110
Tel: (617) 723-7268

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